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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

1 of 2

Complete if Known

Application Number	09/845,396
Filing Date	April 30, 2001
First Named Inventor	Wayne L. RANDELL
Art Unit	3692
Examiner Name	Jennifer L. LIVERSEDGE
Attorney Docket Number	32423/82536

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
Number-Kind Code ² (if known)					
1.	US- 5,826,241	10-20-1998	Stein et al.		
2.	US- 5,878,139	03-02-1999	Rosen		
3.	US- 5,920,847	07-06-1999	Kolling et al.		
4.	US- 5,963,925	10-05-1999	Kolling et al.		
5.	US- 5,978,780	11-02-1999	Watson		
6.	US- 5,983,208	11-09-1999	Haller et al.		
7.	US- 6,029,150	02-22-2000	Kravitz		
8.	US- 6,052,671	04-18-2000	Crooks et al.		
9.	US- 6,078,907	06-20-2000	Lamm		
10.	US- 6,138,107	10-24-2000	Elgammal		
11.	US- 6,401,098 B1	06-04-2002	Moulin		
12.	US- 6,607,124 B1	08-19-2003	Junkins et al.		
13.	US- 6,832,250 B1	12-14-2004	Coont et al.		
14.	US- 6,856,974 B1	02-15-2005	Ganesan et al.		
15.	US- 6,968,319 B1	11-22-2005	Remington et al.		
16.	US- 2002/0032651 A1	03-14-2002	Embrey		
17.	US- 2002/0198830 A1	12-26-2002	Randell et al.		
18.	US- 2003/0140004 A1	07-24-2003	O'Leary et al.		
19.	US- 2003/0191701 A1	10-09-2003	Haseltine et al.		

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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	1 ⁶
Country Code ⁷ -Number ⁴ -Kind Code ⁵ (if known)						
20.	CA 2,175,473 C		08-31-1999	VISA INTERNATIONAL ...		
21.	CA 2,203,756 A1		03-06-1997	VISA INTERNATIONAL ...		
22.	CA 2,220,735 A1		11-14-1996	KONINKLIJKE PTT ...		
23.	CA 2,229,012 C		05-28-2002	CITIBANK, N.A.		
24.	CA 2,236,432 A1		05-09-1997	MASTERCARD INTERNA...		
25.	CA 2,267,951 C		12-30-2003	VISA INTERNATIONAL ...		

Examiner Signature	Date Considered
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	27.	CA 2,295,615 A1	01-21-1999	COUNTRYWIDE BUSIN...	T ⁵
	28.	CA 2,345,505 A1	10-30-2002	CANADIAN NATIONAL ...	
	29.	CA 2,345,598 A1	10-30-2002	CANADIAN NATIONAL ...	
	30.	CA 2,345,886 A1	11-01-2002	CANADIAN NATIONAL ...	
	31.	CA 2,406,105 A1	03-30-2004	CANADIAN NATIONAL ...	

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